(a) whether the Government propose to restructure Industrial Development Bank of India;

(b) if so, the details thereof alongwith the present status thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) The basic role of Industrial Development Bank of India (IDBI) is to support industrial development in the country by providing medium and long term credit to the industry. In order to enable IDBI to play its role more effectively in the changing economic and industrial scenario, it has been provided greater functional autonomy and operational flexibility. IDBI has also been enabled to access the capital market through issue of equity share capital and enlarge its share holders' base. For these purposes the Industrial Development Bank of India Act, 1964 was amended in 1995.

*[Translation]*

**Bank Loans**

*297. PROF. OMPAL SINGH 'NIDAR':
SHRI PANKAJ CHOWDHARY:

Will the Minister of FINANCE be pleased to state:

(a) whether the banks have disbursed lesser loans despite the increase in the bank deposit during the last six months;

(b) If so, the reasons therefor;

(c) whether the Government propose to issue/have issued any guidelines to encourage loan disbursement by banks;

(d) if so, the details thereof; and

(e) if not, the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) Reserve Bank of India (RBI) have reported that aggregate deposits of scheduled commercial banks have shown a growth of Rs. 48,829 crores (11.3%) during the current financial year upto February 14, 1997, as compared with a rise of Rs. 26,003 crores (6.75%) in corresponding period of 1995-96. The non-food credit however increased by Rs. 14,602 crores (6.0%) as against a rise of Rs. 34,198 crores (17.2%) last year. The growth in non-food bank credit during the current financial year has however to be viewed in the context of very large increase in net bank credit in the two preceeding years. The outstanding non-food credit of all scheduled commercial banks increased by 59.1 per cent (Rs. 90,713 crores) to Rs. 244,224 crores between March 18, 1994 and March 29, 1996.

(c) to (e) RBI have reported that they have been advising banks from time to time for delegation of adequate loan sanctioning powers in the various functionaries for expeditious disposal of credit proposals. RBI has recently advised banks that discretionary powers should be exercised in a judicious manner with a view to meeting, without undue delay, the genuine credit requirements of the borrowers. Bank Boards have been advised by RBI to consider building in flexibility in its delegated authority to bank officials to meet exceptional and emergent requirements of the borrowers, and if they consider that existing powers granted to officials at various levels are not sufficient to meet the increased volume of business and the needs of the borrowers, they may suitably enhance the discretionary power at various levels.

**Heavy Industries in Public Sector**

*298. SHRI NAWAL KISHORE RAI:
JUSTICE GUMAN MAL LODHA:

Will the Minister of INDUSTRY be pleased to state:

(a) the total number of heavy industries functioning under the public sector during each of the last three years;

(b) the number of industries which are incurring losses; and

(c) the total amount of losses incurred by them till March, 1996, Industry-wise?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN): (a) to (c) The Public Sector Enterprises (PSEs) operating under the Department of Heavy Industry in 1995-96 consisted of Engineering Industries, Consumer Industries and Consultancy and Construction Companies, the accumulated losses of which as on 31.3.96 were Rs. 3304.05 Cr., Rs. 3121.09 Cr., and Rs. 1034.36 Cr. respectively. Of the 49 PSEs, 34 incurred losses in 1995-96.

*[English]*

**Production of Coal**

*299. SHRI MURALIDHAR JENA: Will the Minister of COAL be pleased to state:

(a) the details of production of coal from various coal mines during the last three years;

(b) the quantum of coal exported out of it during the above period and the foreign exchange earned therefrom; and

(c) the names of the countries to whom it has been exported?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH): (a) The details of coal production from the mines of Coal India Ltd. (CIL), Singareni Collieries Co. Ltd. (SCCL) and captive collieries during the last three years are as under:-